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Alexandria, VA 22313-1450

On November 17, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: MTD
Mark T. Davis

PATENT
Attorney Docket No.: 16222U-016000US

BOX 2072

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Corinne Bortolin et al.

Application No.: 10/678,030

Filed: September 30, 2003

For: METHOD AND SYSTEM FOR MANAGING REWARD REVERSAL AFTER POSTING

Examiner: Not Yet Assigned

Art Unit: 3621

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §1.97 and §1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

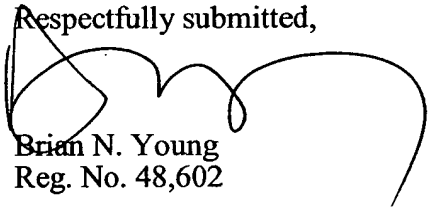
The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the non-U.S. references are enclosed. In accordance with the USPTO waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. patent applications filed after June 30, 2003, applicant has not submitted copies of the U.S. references.

It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of

Complete if Known	
Application Number	10/678,030
Filing Date	September 30, 2003
First Named Inventor	Corinne Bortolin
Art Unit	3621
Examiner Name	Not Yet Assigned
Attorney Docket Number	16222U-016000US

U.S. PATENT DOCUMENTS+

Examiner Initials*	Cite No.[1]	Document Number Number Kind Code[2] (*if known*)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-3,935,933	02-03-1976	Tanaka et al.	
	AB	US-4,011,433	03-08-1977	Tateisi et al.	
	AC	US-4,108,350	08-22-1978	Forbes, Jr.	
	AD	US-4,124,109	11-07-1978	Bissell et al.	
	AE	US-4,195,864	04-01-1980	Morton et al.	
	AF	US-4,412,631	11-01-1983	Haker	
	AG	US-4,544,590	10-01-1985	Egan	
	AH	US-4,568,403	02-04-1986	Egan	
	AI	US-4,674,041	06-16-1987	Lemon et al.	
	AJ	US-4,723,212	02-02-1988	Mindrum et al.	
	AK	US-4,742,215	05-03-1988	Daughters et al.	
	AL	US-4,794,530	12-27-1988	Yuklura et al.	
	AM	US-4,825,053	04-25-1989	Caille	
	AN	US-4,837,422	06-06-1989	Dethloff et al.	
	AO	US-4,841,712	06-27-1989	Roou	
	AP	US-4,868,376	09-19-1989	Lessin et al.	
	AQ	US-4,882,675	11-21-1989	Nichtberger et al.	
	AR	US-4,910,672	03-20-1990	Off et al.	
	AS	US-4,930,129	05-29-1990	Takahira	
	AT	US-4,941,090	07-10-1990	McCarthy	
	AU	US-4,949,256	08-14-1990	Humble	
	AV	US-4,954,003	09-04-1990	Shea	
	AW	US 4,985,615	01-15-1991	Iijima	
	AX	US-4,992,940	02-12-1991	Dworkin	
	AY	US-5,019,452	05-28-1991	Watanabe et al.	
	AZ	US-5,019,695	05-28-1991	Itako	
	BA	US-5,025,372	06-18-1991	Burton et al.	
	BB	US-5,056,019	10-08-1991	Schultz et al.	
	BC	US-5,060,793	10-29-1991	Hyun et al.	
	BD	US-5,060,804	10-29-1991	Beales et al.	
	BE	US-5,063,596	11-05-1991	Dyke	
	BF	US-5,161,256	11-03-1992	Iijima	
	BG	US-5,115,888	05-26-1992	Schneider	
	BH	US-5,117,355	05-26-1992	McCarthy	
	BI	US-5,128,752	07-07-1992	Von Kohorn	
	BJ	US-5,173,851	12-22-1992	Off et al.	
	BK	US-5,185,695	02-09-1993	Pruchnicki	
	BL	US-5,200,889	04-06-1993	Mori	
	BM	US-5,202,826	04-13-1993	McCarthy	
	BN	US-5,227,874	07-13-1993	Von Kohorn	
	BO	US-5,256,863	10-26-1993	Ferguson et al.	

Examiner Signature		Date Considered	

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Substitute for form 1449A/PTO

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Sheet 2 of

Complete if Known	
Application Number	10/678,030
Filing Date	September 30, 2003
First Named Inventor	Corinne Bortolin
Art Unit	3621
Examiner Name	Not Yet Assigned
Attorney Docket Number	16222U-016000US

U.S. PATENT DOCUMENTS+

Examiner Initials*	Cite No.[1]	Document Number Number Kind Code[2] (*if known*)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	BP	US-5,285,278	02-08-1994	Holman	
	BQ	US-5,287,181	02-15-1994	Holman	
	BR	US-5,287,268	02-15-1994	McCarthy	
	BS	US-5,299,834	04-05-1994	Kraige	
	BT	US-5,308,120	05-03-1994	Thompson	
	BU	US-5,353,218	10-04-1994	De Lapa et al.	
	BV	US-5,402,549	04-04-1995	Forrest	
	BW	US-Re. 34,915	04-25-1995	Nichtberger et al.	
	BX	US-5,417,458	05-23-1995	Best et al.	
	BY	US-5,420,606	05-30-1995	Begum et al.	
	BZ	US-5,380,991	01-10-1995	Valencia et al.	
	CA	US-5,450,938	09-19-1995	Rademacher	
	CB	US-5,466,010	11-14-1995	Spooner	
	CC	US-5,471,669	11-28-1995	Lidman	
	CD	US-5,473,690	12-05-1995	Grimonprez et al.	
	CE	US-5,483,444	01-09-1996	Heintzeman et al.	
	CF	US-5,484,998	01-16-1996	Bejnar et al.	
	CG	US-5,491,326	02-13-1996	Marceau et al.	
	CH	US-5,491,838	02-13-1996	Takahisa et al.	
	CI	US-5,500,681	03-19-1996	Jones	
	CJ	US-5,501,491	03-26-1996	Thompson	
	CK	US-5,513,102	04-30-1996	Auriemma	
	CL	US-5,515,270	05-07-1996	Weinblatt	
	CM	US-5,530,232	06-25-1996	Taylor	
	CN	US-5,531,482	07-02-1996	Blank	
	CO	US-5,535,118	07-09-1996	Chumbley	
	CP	US-5,537,314	07-16-1996	Kanter	
	CQ	US-5,559,313	09-24-1996	Claus et al.	
	CR	US-5,564,073	10-08-1996	Takahisa	
	CS	US-5,577,266	11-19-1996	Takahisa et al.	
	CT	US-5,577,915	11-26-1996	Feldman	
	CU	US-5,578,808	11-26-1996	Taylor	
	CV	US-5,579,537	11-26-1996	Takahisa	
	CW	US-5,594,493	01-14-1997	Nemirofsky	
	CX	US-5,612,868	03-18-1997	Off et al.	
	CY	US-5,621,812	04-15-1997	Deaton et al.	
	CZ	US-5,642,485	06-24-1997	Deaton et al.	
	DA	US-5,644,723	07-01-1997	Deaton et al.	
	DB	US-5,649,114	07-15-1997	Deaton et al.	
	DC	US-5,649,118	07-15-1997	Carlisle et al.	
	DD	US-5,650,209	07-22-1997	Ramsburg et al.	

Examiner Signature		Date Considered	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 3 of

Complete if Known	
Application Number	10/678,030
Filing Date	September 30, 2003
First Named Inventor	Corinne Bortolin
Art Unit	3621
Examiner Name	Not Yet Assigned
Attorney Docket Number	16222U-016000US

U.S. PATENT DOCUMENTS+

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	DE	US-5,687,322	11-11-1997	Deaton et al.	
	DF	US-5,689,100	11-18-1997	Carrithers et al.	
	DG	US-5,710,886	01-20-1998	Christensen et al.	
	DH	US-5,727,153	03-10-1998	Powell	
	DI	US-5,734,838	03-31-1998	Robinson et al.	
	DJ	US-5,742,845	04-21-1998	Wagner	
	DK	US-5,761,648	06-02-1998	Golden et al.	
	DL	US-5,767,896	06-16-1998	Nemirofsky	
	DM	US-5,754,762	05-19-1998	Kuo et al.	
	DN	US-5,765,141	06-09-1998	Spector	
	DO	US-5,767,896	06-16-1998	Nemirofsky	
	DP	US-5,774,870	06-30-1998	Storey	
	DQ	US-5,776,287	07-07-1998	Best et al.	
	DR	US-5,791,991	08-11-1998	Small	
	DS	US-5,794,210	08-11-1998	Goldhaber et al.	
	DT	US-5,797,126	08-18-1998	Helbling et al.	
	DU	US-5,802,519	09-01-1998	De Jong	
	DV	US 5,804,806	09-08-1998	Haddad et al.	
	DW	US-5,806,044	09-08-1998	Powell	
	DX	US-5,806,045	09-08-1998	Biorge et al.	
	DY	US-5,815,658	09-29-1998	Kuriyama	
	DZ	US-5,822,735	10-13-1998	De Lapa et al.	
	EA	US-5,822,737	10-13-1998	Ogram	
	EB	US-5,832,457	11-03-1998	O'Brien et al.	
	EC	US-5,844,218	12-01-1998	Kawan et al.	
	ED	US-5,845,259	12-01-1998	West et al.	
	EE	US-5,855,007	12-29-1998	Jovicic et al.	
	EF	US-5,857,175	01-05-1999	Day et al.	
	EG	US-5,859,419	01-12-1999	Wynn	
	EH	US-5,865,340	02-02-1999	Alvern	
	EI	US-5,865,470	02-02-1999	Thompson	
	EJ	US-5,868,498	02-09-1999	Martin	
	EK	US-Re. 36,116	02-23-1999	McCarthy	
	EL	US-5,880,769	03-09-1999	Nemirofsky et al.	
	EM	US-5,884,271	03-16-1999	Pitroda	
	EN	US-5,884,277	03-16-1999	Khosla	
	EO	US-5,884,278	03-16-1999	Powell	
	EP	US-5,887,271	03-23-1999	Powell	
	EQ	US-5,890,135	03-30-1999	Powell	
	ER	US 5,892,827	04-06-1999	Beach et al.	
	ES	US-5,898,838	04-27-1999	Wagner	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 4 of

Complete if Known	
Application Number	10/678,030
Filing Date	September 30, 2003
First Named Inventor	Corinne Bortolin
Art Unit	3621
Examiner Name	Not Yet Assigned
Attorney Docket Number	16222U-016000US

U.S. PATENT DOCUMENTS+

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	ET	US-5,903,732	05-11-1999	Reed et al.	
	EU	US-5,905,246	05-18-1999	Fajkowski	
	EV	US-5,905,908	05-18-1999	Wagner	
	EW	US 5,907,350	05-25-1999	Nemirofsky	
	EX	US-5,907,830	05-25-1999	Engel et al.	
	EY	US-5,909,486	06-01-1999	Walker et al.	
	EZ	US-5,912,453	06-15-1999	Gungl et al.	
	FA	US-5,915,244	06-22-1999	Jack et al.	
	FB	US-5,923,884	07-13-1999	Peyret et al.	
	FC	US-5,924,072	07-13-1999	Havens	
	FD	US-5,926,795	07-20-1999	Williams	
	FE	US-5,928,082	07-27-1999	Clapper, Jr.	
	FF	US-5,931,947	08-03-1999	Burns et al.	
	FG	US-5,943,651	08-24-1999	Oosawa	
	FH	US-5,950,173	09-07-1999	Perkowski	
	FI	US-5,953,705	09-14-1999	Oneda	
	FJ	US-5,956,695	09-21-1999	Carrithers et al.	
	FK	US-5,953,047	09-14-1999	Nemirofsky	
	FL	US-5,956,694	09-21-1999	Powell	
	FM	US-5,958,174	09-28-1999	Ramsberg et al.	
	FN	US-5,960,082	09-28-1999	Haenel	
	FO	US-5,963,917	10-05-1999	10-05-1999	
	FP	US-5,969,318	10-19-1999	Mackenthun	
	FQ	US-5,970,469	10-19-1999	Scroggie et al.	
	FR	US-5,974,399	10-26-1999	Giuliani et al.	
	FS	US-5,974,549	10-26-1999	Golan	
	FT	US-5,978,013	11-02-1999	Jones et al.	
	FU	US-5,987,795	11-23-1999	Wilson	
	FV	US-5,997,042	12-07-1999	Blank	
	FW	US-6,000,608	12-14-1999	Dorf	
	FX	US 6,002,771	12-14-1999	Nielsen	
	FY	US-6,003,113	12-14-1999	Hoshino	
	FZ	US-6,003,134	12-14-1999	Kuo et al.	
	GA	US-6,005,942	12-21-1999	Chan et al.	
	GB	US 6,009,411	12-28-1999	Kepecs	
	GC	US-6,012,635	01-11-2000	Shimada et al.	
	GD	US-6,014,634	01-11-2000	Scroggie et al.	
	GE	US-6,024,286	02-15-2000	Bradley et al.	
	GF	US-6,035,280	03-07-2000	Christensen	
	GG	US-6,038,551	03-14-2000	Barlow et al.	
	GH	US-6,041,309	03-21-2000	Laor	

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Sheet 5 of

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Filing Date	September 30, 2003
First Named Inventor	Corinne Bortolin
Art Unit	3621
Examiner Name	Not Yet Assigned
Attorney Docket Number	16222U-016000US

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	GI	US-6,047,325	04-04-2000	Jain et al.	
	GJ	US-6,049,778	04-11-2000	Walker et al.	
	GK	US-6,052,468	04-18-2000	Hillhouse	
	GL	US-6,052,690	04-18-2000	de Jong	
	GM	US-6,052,785	04-18-2000	Lin et al.	
	GN	US-6,055,509	04-25-2000	Powell	
	GO	US-6,061,660	05-09-2000	Eggleston et al.	
	GP	US-6,067,526	05-23-2000	Powell	
	GQ	US-6,070,147	05-30-2000	Harms et al.	
	GR	US-6,073,238	06-06-2000	Drupsteen	
	GS	US-6,076,068	06-13-2000	DeLapa et al.	
	GT	US-6,076,069	06-13-2000	Laor	
	GU	US-6,089,611	07-18-2000	Blank	
	GV	US-6,094,656	07-25-2000	De Jong	
	GW	US-6,101,422	08-08-2000	Furlong	
	GX	US-6,101,477	08-08-2000	Hohle et al.	
	GY	US-6,105,002	08-15-2000	Powell	
	GZ	US-6,105,865	08-22-2000	Hardesty	
	HA	US-6,105,873	08-22-2000	Jeger	
	HB	US-6,112,987	09-05-2000	Lambert et al.	
	HC	US-6,112,988	09-05-2000	Powell	
	HD	US-6,119,933	09-19-2000	Wong et al.	
	HE	US-6,119,945	09-19-2000	Muller et al.	
	HF	US-6,122,631	09-19-2000	Berbec et al.	
	HG	US-6,129,274	10-10-2000	Suzuki	
	HH	US-6,144,948	11-07-2000	Walker et al.	
	HI	US-6,151,586	11-21-2000	Brown	
	HJ	US-6,151,587	11-21-2000	Matthias	
	HK	US-6,154,751	11-28-2000	Ault et al.	
	HL	US-6,161,870	12-19-2000	Blank	
	HM	US-6,164,549	12-26-2000	Richards	
	HN	US-6,170,061 B1	01-02-2001	Beser	
	HO	US-6,173,269 B1	01-09-2001	Solokl et al.	
	HP	US-6,173,891 B1	01-16-2001	Powell	
	HQ	US-6,179,205 B1	01-30-2001	Sloan	
	HR	US-6,179,710 B1	01-30-2001	Sawyer et al.	
	HS	US-6,183,017 B1	02-06-2001	Najor et al.	
	HT	US-6,185,541 B1	02-06-2001	Scroggie et al.	
	HU	US-6,189,100 B1	02-13-2002	Barr et al.	
	HV	US-6,189,878 B1	02-20-2001	Dorf	
	HW	US-6,195,666 B1	02-27-2001	Schneck et al.	

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Sheet 6 of

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	HX	US-6,210,276 B1	04-03-2001	Mullins	
	HY	US-6,216,014 B1	04-10-2001	Proust et al.	
	HZ	US-6,216,204 B1	04-10-2001	Thiriet	
	IA	US-6,220,510 B1	04-24-2001	Everett et al.	
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Examiner Signature		Date Considered	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 7 of

	Complete if Known
Application Number	10/678,030
Filing Date	September 30, 2003
First Named Inventor	Corinne Bortolin
Art Unit	3621
Examiner Name	Not Yet Assigned
Attorney Docket Number	16222U-016000US

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Examiner Initials*	Cite No.[1]	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T[6]
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Complete if Known	
Application Number	10/678,030
Filing Date	September 30, 2003
First Named Inventor	Corinne Bortolin
Art Unit	3621
Examiner Name	Not Yet Assigned
Attorney Docket Number	16222U-016000US

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 9 of

Complete if Known	
Application Number	10/678,030
Filing Date	September 30, 2003
First Named Inventor	Corinne Bortolin
Art Unit	3621
Examiner Name	Not Yet Assigned
Attorney Docket Number	16222U-016000US

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/678,030
				Filing Date	September 30, 2003
				First Named Inventor	Corinne Bortolin
				Art Unit	3621
(use as many sheets as necessary)				Examiner Name	Not Yet Assigned
Sheet	10	of		Attorney Docket Number	16222U-016000US

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Examiner Initials *	Cite No.[1]	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T[2]
	NS	"Internet based secure transactions using encrypting applets and cgi-scripts Independent of browser or server capabilities"; 1998, IBM Research Disclosure, No. 410116, pp. 800-801.	

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